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Fill in this information to identify your case:		
United States Bankruptcy Court for the:  Northern District of: Illinois (State)		
Case number (if known)	Chapter you are filing under:	
	Chapter 7 Chapter 11 Chapter 12 Chapter 13	Check if this is an amended filing

#### Official Form 101

#### Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use *you* and *Debtor 1* to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use *you* to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be *yes* if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pá	art 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name	Kimberla	
	Write the name that is on	First name	First name
	your government-issued picture identification (for	Middle name	Middle name
	example, your driver's	Stamps	
	license or passport	Last name	Last name
	Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.	All other names you		
	have used in the	First name	First name
	last 8 years	Middle name	Middle name
	Include your married or	mudie name	Wildle Harie
	maiden names.	Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
3.	Only the last 4 digits of your	XXX - XX5035	xxx - xx-
	Social Security number or federal	OR	OR
	Individual Taxpayer Identification	9 xx - xx-	9 xx - xx-
	number (ITIN)		

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D	First Name	Middle Name	Last Name	_ Case number (ii known)	-	
		About Debtor 1:		About Debtor 2	(Spouse Only	in a Joint Case):
4.	Any business names and Employer	✓ I have not used any busine	ss names or EINs.	I have not used	d any business name	es or EINs.
	Identification Numbers (EIN) you have used in the	Business name		Business name		
last 8 years		Business name		Business name		
	Include trade names and doing business as names	EIN		EIN		
		EIN		EIN		
5.	Where you live			If Debtor 2 lives a	at a different addre	ess:
		34 Timberlane Rd  Number Street		Number S	Street	
		Matteson Illinois	60443			
		City State Cook	Zip Code	City	State	Zip Code
		County		County		
		If your mailing address is diff fill it in here. Note that the cour this mailing address.				rent from yours, fill it y notices to this mailing
		Number Street		Number S	Street	
		City State	Zip Code	City	State	Zip Code
6.	Why you are		Elp Godo		State	Zip Code
	choosing this district to file for	Check one:  Over the last 180 days bef	ore filing this petition, I have	Check one:  Over the last 1	80 days before filing	g this petition, I have
	bankruptcy	lived in this district longer	than in any other district.	lived in this dis	strict longer than in a	any other district.
		I nave another reason. Exp	olain. (See 28 U.S.C. §§ 1408.)	I nave another	reason. Explain. (Se	ee 28 U.S.C. §§ 1408.)

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Debtor 1 Kimberla		KASSISIS KA			Case number (if know	vn)
Part 2: Tell the C	ourt Abo	Middle Name  out Your Bankru		ast Name		
7. The chapter of Bankruptcy C you are choofile under	of the Code	Check one. (For a b	orief description of	each, see <i>Notice Required</i> and check the appropriate bo		(b) for Individuals Filing for Bankruptcy (Form
8. How you will the fee	pay	court for more may pay with on your behalf on your	re details about h cash, cashie alf, your attorned by the fee in in the Pay Your Filinat my fee be wilded may, but is 10% of the office stallments). If you	It how you may pay. Tr's check, or money of ey may pay with a cree estallments. If you check for the end of th	rypically, if you rder If your a dit card or checoose this option Official Form 10 est this option e your fee, and oplies to your fan, you must fill or the results.	only if you are filing for Chapter 7. may do so only if your income is amily size and you are unable to pay out the <i>Application to Have the</i>
9. Have you file bankruptcy w the last 8 year	ithin	✓ No.  ✓ Yes. District  District  District		When When When	MM / DD / YYYY  MM / DD / YYYY  MM / DD / YYYY	Case number  Case number  Case number
10. Are any bankr cases pendin being filed by spouse who i filing this cas you, or by a business part by an affiliate	g or / a s not se with tner, or	Yes. Debtor District Debtor District		<u>W</u> hen	MM / DD / YYYY	Relationship to you  Case number, if known  Relationship to you  Case number, if known
11. Do you rent y residence?	our	✓ No.	landlord obtained a	an eviction judgment against ement About an Eviction Jud etition.		

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Debtor 1 Kimberla First Name		Midd		Stamps Last Name	Case number (if know	wn)	
	v Rus		es You Own as a S				
12. Are you a sole proprietor of any full- or part-time business?  A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.  If you have more than one sole proprietorship, use a separate sheet and attach it to this petition.		No.	Go to Part 4.  Name and location of both statements are statements and location of both statements and location of both statements are statements and location of both statements and location of both statements and location of both statements are statements and location of both statements and location of both statements are statements and location of both statements a	Street  Street  Street  Street  Street  Street  Street  Street	11 U.S.C. § 101(27A)) d in 11 U.S.C. § 101(51B)) § 101(53A))	Zip Code	
13. Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?  For a definition of small business debtor, see 11 U.S.C. § 101(51D).	dead opera	llines. If y ations, ca C. § 11 1 No.	ou indicate that you are a ash-flow statement, and a 6(1)(B).  I am not filing under Ch I am filing under Chapt Bankruptcy Code.	a small business deb federal income tax re napter 11. eer 11, but I am NOT	ether you are a small busin tor, you must attach your m turn or if any of these docu a small business debtor ac	ost recent balance she ments do not exist, for ecording to the definition	eet, statement of Illow the procedure in 11 on in the
Part 4: Report if You Ow	n or	Have A	Any Hazardous Pro	operty or Any P	roperty That Needs	Immediate Atter	ntion
14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate			What is the hazard?  If immediate attention is r  Where is the property?	needed, why is it nee	ded? Street		
attention?  For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?				City	State		Zip Code

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Debtor 1 Kimberla Stamps Case number (if known)

#### First Name Middle Name Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I filed counseling agency within the 180 days before I filed about credit this bankruptcy petition, and I received a certificate of this bankruptcy petition, and I received a certificate of counseling. completion. completion. Attach a copy of the certificate and the payment plan, if any, Attach a copy of the certificate and the payment plan, if any, The law requires that that you developed with the agency. that you developed with the agency. you receive a briefing about credit I received a briefing from an approved credit I received a briefing from an approved credit counseling agency within the 180 days before I filed counseling agency within the 180 days before I filed counseling before this bankruptcy petition, but I do not have a this bankruptcy petition, but I do not have a you file for certificate of completion. certificate of completion. bankruptcy. You must truthfully check Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment one of the following plan, if any. plan, if any. choices. If you cannot do so, you are I certify that I asked for credit counseling services I certify that I asked for credit counseling services not eligible to file. from an approved agency, but was unable to obtain from an approved agency, but was unable to obtain those services during the 7 days after I made my those services during the 7 days after I made my If you file anyway, request, and exigent circumstances merit a 30-day request, and exigent circumstances merit a 30-day temporary waiver of the requirement. temporary waiver of the requirement. the court can dismiss your case, you will To ask for a 30-day temporary waiver of the requirement, To ask for a 30-day temporary waiver of the requirement, lose whatever filing attach a separate sheet explaining what efforts you made to attach a separate sheet explaining what efforts you made to fee you paid, and obtain the briefing, why you were unable to obtain it before obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances you filed for bankruptcy, and what exigent circumstances your creditors can required you to file this case. required you to file this case. begin collection activities again. Your case may be dismissed if the court is dissatisfied with Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for your reasons for not receiving a briefing before you filed for bankruptcy. bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, the payment plan you developed, if any. If you do not do so, your case may be dismissed. your case may be dismissed. Any extension of the 30-day deadline is granted only for Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: Incapacity. I have a mental illness or a mental Incapacity. I have a mental illness or a mental deficiency that makes me incapable of deficiency that makes me incapable of realizing or making rational decisions realizing or making rational decisions about finances. Disability. My physical disability causes me to be Disability. My physical disability causes me to be unable to participate in a briefing in unable to participate in a briefing in person, by phone, or through the person, by phone, or through the internet, even after I reasonably tried internet, even after I reasonably tried to do so. to do so. Active duty. Active duty. I am currently on active military duty in I am currently on active military duty in a military combat zone. a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of about credit counseling, you must file a motion for waiver of credit counseling with the court. credit counseling with the court.

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Debtor 1 Kimberla First Name		Stamps Case number (if ki	nown)			
	uestions for Reporting Purpos					
16. What kind of debts do you have?	<ul> <li>16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."  No. Go to line 16b.  Yes. Go to line 17.</li> <li>16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.  No. Go to line 16c.  Yes. Go to line 17.</li> <li>16c. State the type of debts you owe that are not consumer debts or business debts.</li> </ul>					
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	e that Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors?    Iuded tive aid Yes.					
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	☐ 1,000-5,000 ☐ 5,001-10,000 ☐ 10,001-25,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000			
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion			
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion			
Part 7: Sign Below						
For you	and correct.  If I have chosen to file under Comment of the under Comment of the under Comment of the under Comment of the under Chap of the under the under the understand of the under the understand of the under Comment of the und	Chapter 7, I am aware that I may properties that I may properties to code. I understand the relievator 7.  Ind I did not pay or agree to pay so the obtained and read the notice required with the chapter of title 11, United Statement, concealing property, or obtained case can result in fines up to \$250,052, 1341, 1519, and 3571.  Signatur  Execut	states Code, specified in this petition. otaining money or property by fraud in 000, or imprisonment for up to 20 e of Debtor 2			

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Debtor 1 Kimberla		Stamps	Case number (i	if known)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one  If you are not represented by an attorney, you do not	eligibility to proceed under the relief available under to the debtor(s) the notice	er Chapter 7, 11, 12, or 13 reach chapter for which the e required by 11 U.S.C. § 3	of title 11, Ui e person is e 342(b) and, ir	nat I have informed the debtor(s) about nited States Code, and have explained eligible. I also certify that I have delivered in a case in which § 707(b)(4)(D) applies, ation in the schedules filed with the
need to file this page	/s/ Chris Pryor Signature of Attorney for	Debtor	Date	11/22/2016 MM / DD / YYYY
	Chris Pryor Printed name			
	Semrad Law Firm Firm name			
	11101 S. Western Avenue Street	9		
	Chicago	Illinois		60643
	City	State		Zip Code
	Contact phone	E	mail address	cpryor@semradlaw.com
			Illino	ais.
	Bar number		State	

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Fill in this information to identify your case:						
Debtor 1	Kimberla	Stamps				
	First Name	Middle Name	Last Name	<u></u>		
Debtor 2						
(Spouse, if filing	ng) First Name	Middle Name	Last Name			
United States	Bankruptcy Court for the:	Northern	District of Illinois(State)			
Case number (If known)			(Glate)			

Check if this is ar
amended filing

12/15

#### Official Form 106Sum

#### **Summary of Your Assets and Liabilities and Certain Statistical Information**

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

Part 1: Summarize Your Assets	
	Your assets Value of what you own
1. Schedule A/B: Property (Official Form 106A/B)  1a. Copy line 55, Total real estate, from Schedule A/B	\$0.00
1b. Copy line 62, Total personal property, from Schedule A/B	\$8,375.00
1c. Copy line 63, Total of all property on Schedule A/B	\$8,375.00
Part 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
<ol> <li>Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)</li> <li>Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D</li> </ol>	\$12,878.00
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)  3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$0.00
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$8,530.00
Your total liabilities	\$21,408.00
Part 3: Summarize Your Income and Expenses	
4. Schedule I: Your Income (Official Form 106I)  Copy your combined monthly income from line 12 of Schedule I	\$3,154.55
Schedule J: Your Expenses (Official Form 106J)  Copy your monthly expenses from line 22, Column A, of Schedule J	\$2,769.00

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De	btor 1	Kimberla		Stamps	Case n	umber (if known)					
		First Name	Middle Name	Last Name							
Par	Part 4: Answer These Questions for Administrative and Statistical Records										
6. <b>A</b>	6. Are you filing for bankruptcy under Chapters 7, 11, or 13?										
	No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.										
	✓ Yes.										
7. <b>\</b>	7. What kind of debt do you have?										
		our debts are primarily constmily, or household purpose. 1		,		, ,					
		our debts are not primarily is form to the court with your c		ave nothing to report on this pa	art of the form	. Check this box and subm	iit				
8.		the Statement of Your Cu 122A-1 Line 11; <b>OR</b> , Form 12	•	1,,,	nly income fro	m Official	\$1,956.37				
9.	Cop	by the following special cate	egories of claims from P	art 4, line 6 of Schedule E/	F:						
	Fro	m Part 4 on Schedule E/F, c	opy the following:			Total claim					
	9a. l	Domestic support obligations	(Copy line 6a.)			\$0.00					
	9b. <sup>-</sup>	Taxes and certain other debts y	you owe the government. (	Copy line 6b.)		\$0.00					
	9c. (	Claims for death or personal ir	njury while you were intoxi	cated. (Copy line 6c.)		\$0.00					
	9d. \$	Student loans. (Copy line 6f.)				\$0.00					
		Obligations arising out of a seprity claims. (Copy line 6g.)	paration agreement or div	orce that you did not report as	s	\$0.00					
	9f. C	Debts to pension or profit-shar	ing plans, and other simila	ar debts. (Copy line 6h.)		\$0.00	00				
	9g. '	Total. Add lines 9a through 9f	:			\$0.00					

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Fill in this	information to identify your ca	se:				
Debtor 1	Kimberla			Stamps		
	First Name	Middle N	ame	Last Name		
Debtor 2 (Spouse,	if filing) First Name	Middle N	ame	Last Name		
	ates Bankruptcy Court for the:	Northern		District of Illinois		
		Northern		(State)		
(If known)	nber			_	,	
Officia	al Form 106A/B					Check if this is an amended filing
Sche	dule A/B: Prop	erty				12/1
category v responsib write your Part 1:	where you think it fits best. I ble for supplying correct info name and case number (if I Describe Each Reside u own or have any legal or e	Be as complete and ormation. If more sp known). Answer even ence, Building, L	l accurate pace is n ery quest _and, o	only once. If an asset fits in more the as possible. If two married people eeded, attach a separate sheet to to ion.  r Other Real Estate You Own dence, building, land, or similar pro	are filing together, both are on the top of any and or Have an Interest In	equally
	No. Go to Part 2  Yes. Where is the property?					
1.1	Street address, if available, or Number Street  City State	Zip Code	Singl Dupl Cond Mani Land Inves Time Othe  Who ha one. Debt Debt At lea	estment property eshare est  s an interest in the property? Check for 1 only for 2 only for 1 and Debtor 2 only ast one of the debtors and another	Current value of the entire property?  Describe the nature of interest (such as fee si the entireties, or a life Check if this is col (see instructions)	d claims on Schedule D: ims Secured by Property.  Current value of the portion you own?  your ownership mple, tenancy by estate), if known.
			Other in property	formation you wish to add about thy identification number:	nis item, such as local	
If you	own or have more than one, lis		Singl	the property? Check all that apply. le-family home lex or multi-unit building	Do not deduct secured of the amount of any secure Creditors Who Have Cla Current value of the	
				dominium or cooperative ufactured or mobile home	entire property?	portion you own?
	Number Street  City State	Zip Code		stment property eshare er	Describe the nature of interest (such as fee si the entireties, or a life	mple, tenancy by
			one.  Debt  Debt	s an interest in the property? Chec for 1 only for 2 only for 1 and Debtor 2 only	Check if this is cor (see instructions)	mmunity property
			Other in	ast one of the debtors and another  formation you wish to add about the	nis item, such as local	

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Debtor 1	Kimberla First Name	Middle Name	Stamps Last Name	Case number	(if known)	
1.3Str	eet address, if available, or oth	[	What is the property? Check all that appl Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home	y.	Do not deduct secured of the amount of any secure Creditors Who Have Class Current value of the entire property?	
Nu Cit	nber Street  / State	Zip Code	Land Investment property Timeshare Other		Describe the nature of interest (such as fee sinthe entireties, or a life of the entireties).	mple, tenancy by
		[ [ [ ]	Who has an interest in the property? C Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Other information you wish to add about		Check if this is cor (see instructions)	mmunity property
		tion you own for a	roperty identification number: Il of your entries from Part 1, including e			
<b>Do you o</b> you own t	nat someone else drives. If you ans, trucks, tractors, sport utili o	<b>equitable interest ir</b> u lease a vehicle, als	n any vehicles, whether they are registron or report it on Schedule G: Executory Controles			
	Make Model: Year:	Nissan Altima 2007	Who has an interest in the property one.  Debtor 1 only	y? Check	Do not deduct secured of the amount of any secure Creditors Who Have Cla	•
	Approximate mileage: Other information:		Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and anor Check if this is community propinstructions)		Current value of the entire property? \$7425.00	Current value of the portion you own? \$7425.00
3.2	Make Model: Year: Approximate mileage: Other information:		Who has an interest in the property one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another		Do not deduct secured of the amount of any secure Creditors Who Have Classification Current value of the entire property?	•
			Check if this is community propinstructions)	erty (see		

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tor 1	Kimberla	Stamps Case number	(II KIIOWII)	
	First Name Middle Name	Last Name		
3.3	Make	Who has an interest in the property? Check	Do not deduct secured c the amount of any secure	•
	Model: Year:	one.  Debtor 1 only	Creditors Who Have Cla	
	Approximate mileage:		Cidators will have the	anno occurca by i toper
	··· <u>——</u>	Debtor 2 only	Current value of the entire property?	Current value of the portion you own?
	Other information:	Debtor 1 and Debtor 2 only	entire property?	portion you own?
		At least one of the debtors and another		
		Check if this is community property (see instructions)		
3.4	Make	Who has an interest in the property? Check	Do not deduct secured c	
	Model:	one.	the amount of any secure Creditors Who Have Cla	
	Year: Approximate mileage:	Debtor 1 only	STEURIOIS VITIO I TAVE CIT	што осситей ру гторег
	··· <u>——</u>	Debtor 2 only	Current value of the	Current value of the
	Other information:	Debtor 1 and Debtor 2 only	entire property?	portion you own?
		At least one of the debtors and another		
		Check if this is community property (see instructions)		
Exar		ner recreational vehicles, other vehicles, and accessori oft, fishing vessels, snowmobiles, motorcycle accessori		
Exar	mples: Boats, trailers, motors, personal watercra No			
Exar	mples: Boats, trailers, motors, personal watercra No Yes Make	off, fishing vessels, snowmobiles, motorcycle accessori  Who has an interest in the property? Check	es  Do not deduct secured c	ed claims on <i>Schedule L</i>
Exar	mples: Boats, trailers, motors, personal watercra  No  Yes  Make  Model:	who has an interest in the property? Check one.	Do not deduct secured conthe amount of any secure Creditors Who Have Cla	ed claims on <i>Schedule L</i> nims Secured by Prope
Exar	mples: Boats, trailers, motors, personal watercra  No  Yes  Make  Model:  Year:	who has an interest in the property? Check one.  Debtor 1 only	Do not deduct secured conthe amount of any secure	ed claims on <i>Schedule L</i> nims Secured by Prope
Exar	mples: Boats, trailers, motors, personal watercra  No  Yes  Make  Model:  Year:  Approximate mileage:	who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only	Do not deduct secured of the amount of any secure Creditors Who Have Cla	ed claims on Schedule I nims Secured by Prope Current value of the
Exar	mples: Boats, trailers, motors, personal watercra  No  Yes  Make  Model:  Year:  Approximate mileage:	who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	Do not deduct secured of the amount of any secure Creditors Who Have Cla	ed claims on Schedule I nims Secured by Prope Current value of th
4.1	Make  Other information:	who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions)  Who has an interest in the property? Check	Do not deduct secured of the amount of any secure Creditors Who Have Cle Current value of the entire property?  Do not deduct secured of	ed claims on Schedule Inims Secured by Prope  Current value of the portion you own?  daims or exemptions. Pu
4.1	Make Mother information:  Make Model:  Make Model:  Make Model:  Make Model:  Make Model:  Make Model:	Who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions)  Who has an interest in the property? Check one.	Do not deduct secured of the amount of any secure Creditors Who Have Classification Current value of the entire property?  Do not deduct secured of the amount of any secure	ed claims on Schedule Is aims Secured by Prope Current value of the portion you own?
4.1	Make Model: Other information:  Make Model: Year: Approximate mileage:  Make Model: Year:  Other information:	Who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions)  Who has an interest in the property? Check one. Debtor 1 only	Do not deduct secured of the amount of any secure Creditors Who Have Cle Current value of the entire property?  Do not deduct secured of	ed claims on Schedule in ims Secured by Proper Current value of the portion you own?  daims or exemptions. Pred claims on Schedule in ims ed claims ed claim
4.1	Make Model: Approximate mileage:  Make Model: Year: Approximate mileage:  Make Model: Year: Approximate mileage:	who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions)  Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only	Do not deduct secured of the amount of any secure Creditors Who Have Classification Current value of the entire property?  Do not deduct secured of the amount of any secure Creditors Who Have Classification Current value of the	ed claims on Schedule It ims Secured by Prope  Current value of the portion you own?  daims or exemptions. Pure de claims on Schedule It ims Secured by Prope  Current value of the
4.1	Make Model: Other information:  Make Model: Year: Approximate mileage:  Make Model: Year:  Other information:	who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions)  Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 2 only Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	Do not deduct secured of the amount of any secure Creditors Who Have Classification Current value of the entire property?  Do not deduct secured of the amount of any secure Creditors Who Have Classifications	ed claims on Schedule II nims Secured by Prope  Current value of the portion you own?  Laims or exemptions. Pued claims on Schedule II nims Secured by Prope
4.1	Make Model: Approximate mileage:  Make Model: Year: Approximate mileage:  Make Model: Year: Approximate mileage:	Who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions)  Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 2 only At least one of the debtors and another	Do not deduct secured of the amount of any secure Creditors Who Have Classification Current value of the entire property?  Do not deduct secured of the amount of any secure Creditors Who Have Classification Current value of the	ed claims on Schedule It ims Secured by Prope  Current value of the portion you own?  daims or exemptions. Pure de claims on Schedule It ims Secured by Prope  Current value of the
4.1	Make Model: Approximate mileage:  Make Model: Year: Approximate mileage:  Make Model: Year: Approximate mileage:	who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions)  Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 2 only Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	Do not deduct secured of the amount of any secure Creditors Who Have Classification Current value of the entire property?  Do not deduct secured of the amount of any secure Creditors Who Have Classification Current value of the	ed claims on Schedule Learns Secured by Properations Secured by Properation you own?  Learns or exemptions. Pure declaims on Schedule Learns Secured by Properations of the Current value of the

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Debtor 1 Kimberla Stamps Case number (if known) First Name Middle Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... Goods and furniture \$300.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles **√** No Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments **√** No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment **√** No Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories ✓ Yes. Describe... Used clothing \$450.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver **✓** No Yes. Describe... 13. Non-farm animals Examples: Dogs, cats, birds, horses **✓** No Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list **√** No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$750.00 for Part 3. Write that number here

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Deb	tor 1 Kimberla	A#: I II A I	Stamps	Case number (if known)	
D1	First Name	Middle Name	Last Name		
Part Do		Financial Assets  any legal or equitable int	erest in any of the follo	wing?	Current value of the portion you own?  Do not deduct secured claims or exemptions.
	<b>✓</b> No	ve in your wallet, in your home, in a			
17.	Examples: Checking, s	avings, or other financial accounts stitutions. If you have multiple acco		Cash:n credit unions, brokerage houses, st each.	
	▼ res				
		17.1. Checking account:	Vystar		\$100.00
		17.2. Checking account:			
		17.3. Savings account:	Vystar		\$100.00
		17.4. Savings account:			
		17.5. Certificates of deposit:			
		17.6. Other financial account:			
		17.7. Other financial account:			
		17.8. Other financial account:			
		17.9. Other financial account:			
18.		s, or publicly traded stocks investment accounts with brokerag	e firms, money market accounts		
	✓ No ☐ Yes	Institution or issuer name:			
19.	Non-publicly traded s an LLC, partnership,		ated and unincorporated busi	inesses, including an interest in	
	Yes. Give specific information about them	Name of entity		% of ownership:	-

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Deb	tor 1	Kimberla		Stamps	Case number (if known)	
		First Name	Middle Name	Last Name		
20.	Neg Non	otiable instruments ir	orate bonds and other negotian clude personal checks, cashiers' nts are those you cannot transfer the last are those in the same those you cannot transfer the last are the last are the last are those you cannot transfer the last are the la	checks, promissory notes, and m	oney orders.	
21.	Exa		accounts A, ERISA, Keogh, 401(k), 403(b)	thrift savings accounts, or other	pension or profit-sharing plans	
		No	Type of account:	Institution name:		
	Ш	Yes. List each account		institution name.		
		separately.	401(k) or similar plan:			
			Pension plan:			-
			IRA:			
			Retirement account:			
			Keogh:			
			Additional account:			
			Additional account:			
22.	You Exa		orepayments deposits you have made so that you with landlords, prepaid rent, public			
		Yes	Electric:			
			Gas:			
			Heating oil:			
			Security deposit on rental unit:			
			Prepaid rent:			
			Telephone:			
			Water:			
			Rented furniture:		_	
			Other:			
23.	Ann	nuities (A contract for	a periodic payment of money to y	ou, either for life or for a number o	of years)	
	<b>✓</b>	No Yes	Issuer name and description:			
			-			

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Debto	or 1 Kimberla First Name		Middle Name	Stamps Last Name	Case number (if known)	
24.	Interests in a	n education IRA, in a 530(b)(1), 529A(b), and	an account in a qua		er a qualified state tuition program	•
	✓ No	,	, , , ,			
	Yes	Institution name and d	escription. Separately	y file the records of any interests	i.11 U.S.C. § 521(c):	
25.			ts in property (othe	er than anything listed in line	1), and rights or powers	
	exercisable fo	or your benefit				
	Yes. Desc	cribe				
26.				other intellectual property om royalties and licensing agreer	nents	
	✓ No	,	,,,	3,3		
	Yes. Desc	cribe				
						1
27.		nchises, and other golding permits, exclusive		ve association holdings, liquor li	icenses, professional licenses	
	<b>✓</b> No					_
	Yes. Desc	cribe				
Mon	nev or prope	erty owed to you	?			Current value of the
101	ley or prope	erty owed to you	•			portion you own? Do not deduct secured claims or exemptions.
						ciaims of exemptions.
28.	Tax refunds o	wed to you				
28.	<b>✓</b> No				Fadarah	#0.00
28.	✓ No  Yes. Give sabou	specific information t them, including wheth			Federal:	\$0.00
28.	✓ No  Yes. Give s abou you a	specific information			State:	\$0.00
	Yes. Give sabou you a and t	specific information t them, including wheth already filed the returns he tax years				·
29.	Yes. Give s abou you a and t	specific information t them, including wheth already filed the returns he tax years		child support, maintenance, divo	State:	\$0.00
29.	Yes. Give s abou you a and t  Family support Examples: Past	specific information t them, including wheth Ilready filed the returns he tax years rt due or lump sum alimo	ony, spousal support,	child support, maintenance, divo	State: Local:	\$0.00
29.	Yes. Give s abou you a and t  Family support Examples: Past	specific information t them, including wheth already filed the returns he tax years	ony, spousal support,	child support, maintenance, divo	State: Local:  Droce settlement, property settlement	\$0.00 \$0.00 \$0.00
29.	Yes. Give s abou you a and t  Family support Examples: Past	specific information t them, including wheth Ilready filed the returns he tax years rt due or lump sum alimo	ony, spousal support,	child support, maintenance, divo	State: Local:  Drice settlement, property settlement  Alimony:  Maintenance:	\$0.00 \$0.00 \$0.00 \$0.00
29.	Yes. Give s abou you a and t  Family support Examples: Past	specific information t them, including wheth Ilready filed the returns he tax years rt due or lump sum alimo	ony, spousal support,	child support, maintenance, divo	State: Local:  Drice settlement, property settlement  Alimony:  Maintenance:  Support:	\$0.00 \$0.00 \$0.00 \$0.00
29.	Yes. Give s abou you a and t  Family support Examples: Past	specific information t them, including wheth Ilready filed the returns he tax years rt due or lump sum alimo	ony, spousal support,	child support, maintenance, divo	State: Local:  Divorce settlement, property settlement  Alimony: Maintenance: Support: Divorce settlement:	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	✓ No  Yes. Give s abou you a and t  Family suppor Examples: Past ✓ No  Yes. Give s  Other amount	specific information t them, including wheth already filed the returns he tax years  rt due or lump sum alima specific information	ony, spousal support,		State: Local:  Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$0.00 \$0.00 \$0.00 \$0.00
29.	✓ No  Yes. Give s abou you a and t  Family suppor Examples: Past ✓ No  Yes. Give s  Other amount Examples: Unp	specific information t them, including wheth already filed the returns he tax years  rt due or lump sum alimo specific information specific information	ony, spousal support,	lisability benefits, sick pay, vacatio	State: Local:  Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	✓ No  Yes. Give s abou you a and t  Family suppor Examples: Past ✓ No  Yes. Give s  Other amount Examples: Unp	specific information t them, including wheth already filed the returns he tax years  rt due or lump sum alima specific information	ony, spousal support,	lisability benefits, sick pay, vacatio	State: Local:  Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	✓ No  Yes. Give s abou you a and t  Family suppoi Examples: Past ✓ No  Yes. Give s  Other amount Examples: Unp Soc	specific information t them, including wheth already filed the returns he tax years  rt due or lump sum alimo specific information  s someone owes you aid wages, disability ins ial Security benefits; un	ony, spousal support,	lisability benefits, sick pay, vacatio	State: Local:  Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00

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Deb	tor 1 Kimberla	Stamps	Case number (if known)	
	First Name Middle Name	Last Name		
31.	Interests in insurance policies	lib ' (110A) I'i b		
	Examples: Health, disability, or life insurance; hea	aith savings account (HSA); credit, non	neowners, or renters insurance	
	✓ No	_		
	Yes. Name the insurance company	Company name:	Beneficiary:	Surrender or refund value:
	of each policy and list its value			
		-		-
		-		
20	Anni internet in manager that is also your frame			
32.	Any interest in property that is due you from If you are the beneficiary of a living trust, expect p		are currently entitled to receive	
	property because someone has died.	rocceds from a life insurance policy, or	are currently critica to receive	
	✓ No			
	Yes. Describe			
33.	Claims against third parties, whether or not y Examples: Accidents, employment disputes, insu		emand for payment	
	Examples. Accidents, employment disputes, insu	rance claims, or rights to sue		
	✓ No			
	Yes. Describe			
	<del></del>			
34.	Other contingent and unliquidated claims of	every nature, including countercla	ims of the debtor and rights	
	to set off claims			
	<b>✓</b> No			
	Yes. Describe			
	Tes. Describe			
35.	Any financial assets you did not already list			
	✓ No			
	Yes. Describe			
36.	Add the dollar value of all of your entries from	n Part 4, including any entries for p	ages you have attached	\$200.00
	for Part 4. Write that number here		<b>&gt;</b>	Ψ200.00
Part	5: Describe Any Business-Related F	Property You Own or Have an	Interest In List any real estate	in Dart 1
				iii i ait i.
37.	Do you own or have any legal or equitable int	erest in any business-related prope	·	
	✓ No. Go to Part 6.			current value of the ortion you own?
	Yes. Go to line 38.		•	ortion you own? to not deduct secured claims
	_			r exemptions
38	Accounts receivable or commissions you alre	adv earned		
33.	_	,		
	✓ No			
	Yes. Describe			
39.	Office equipment, furnishings, and supplies			
	Examples: Business-related computers, software	, modems, printers, copiers, fax machir	nes, rugs, telephones, desks, chairs, electro	nic devices
	<b>✓</b> No			
	Yes. Describe			
	.55. 20001150			

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Deb	tor 1	Kimberla	****	Stamps	Case number (if known)	
40.	Mar	First Name	Middle Name Juipment, supplies you i	Last Name use in business, and tools of yo	ur trade	
.5.		No	impinoni, cappiloo you t			
	H	Yes. Describe				
41.	Inve	entory				
		No				
	Ħ	Yes. Describe				
42.	Inte	rests in partnersh	ips or joint ventures			
		No				
	_	Yes. Give specific		Name of entity:	% of ownership:	
		information about				_
		them				_
43. <b>(</b>	Custo	omer lists, mailing	lists, or other compilati	ons		_
	<b>✓</b>	No				
		Yes. Do your lists in	clude personally identifiab	le information (as defined in 11 U.S	S.C. § 101(41A))?	
		☐ No				
		Yes. Descr	ribe			
44.	Any	business-related p	property you did not alre	ady list		
	_	No		•		
	Ħ	Yes. Give specific				
		information				
				art 5, including any entries for p		
ior P	ап э.	-				
Part	6:		Farm- and Commeron interest in farmland, list it		erty You Own or Have an Interest	In.
46.	Do	you own or have a	ny legal or equitable into	erest in any farm- or commercia	I fishing-related property?	
	<b>V</b>	No. Go to Part 7.				Current value of the
		Yes. Go to line 47.				portion you own?  Do not deduct secured
						claims
47.	Far	m animals				or exemptions
			ultry, farm-raised fish			
	<b>✓</b>	No				
		Yes. Describe				

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Debt	or 1	Kimberla First Name	Middle Name	Stamps	Case number (if known)	
10	Cro	pps-either growing or		Last Name		
48.	_		nai vesteu			
	넴	No You Departing				
	ш	Yes. Describe				
	-					
49.	Far	m and fishing equipm	ent, implements, machinery, fixto	ures, and tools of trade		
	<b>✓</b>	No				
		Yes. Describe				
	_					
50.	Far	m and fishing supplie	s, chemicals, and feed			
	<b>V</b>	No				
	Ħ	Yes. Describe				
51.	Δnv	/ farm- and commercia	 al fishing-related property you did	I not already list		
01.	_		arnorming related property you are	Thot all cady list		
	넴	No Yes. Describe				
	ш	res. Describe				
	-				г	
			f your entries from Part 6, includi			
for Pa	art 6.	Write that number he	re		<b>&gt;</b>	
Part			erty You Own or Have an I		Did Not List Above	
53.			ty of any kind you did not alread ountry club membership	y list?		
		No -	ound y oldo mombolomp			_
		Yes. Give specific				
	ш	information				
54. A	dd th	ne dollar value of all of	your entries from Part 7. Write the	nat number here	<b>&gt;</b>	
Part	8:	List the Totals of	Each Part of this Form			
<b>-</b>			•			
55. <b>F</b>	art 1	i: Total real estate, line	2			<del></del>
56. p	art 2	2 total vehicles, line 5		\$7425.00		
_			ousehold items, line 15	<u>-</u>	-	
		-		\$750.00	-	
		: Total financial assets		\$200.00	_	
59. <b>P</b>	art 5	5: Total business-relat	ed property, line 45		<u>-</u>	
60. <b>P</b>	art 6	6: Total farm- and fish	ing-related property, line 52			
61. <b>P</b>	art 7	7: Total other property	not listed, line 54		-	
62. <b>T</b>	otal	personal property. Ad	d lines 56 through 61	фоо <b>7</b> 5 00	<u>-</u>	. 00075 00
J		F-1-001.a. Proporty. / M		\$8375.00	Copy personal property total ►	+ \$8375.00
					_	\$8375.00
		of all meanants on Cab	edule A/B. Add line 55 + line 62			ψοστο.ου

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Fill in this information to identify your case:						
Debtor 1	Kimberla	Kimberla				
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if fili	<sup>ng)</sup> First Name	Middle Name	Last Name			
United States	Bankruptcy Court for the:	Northern	District of Illinois (State)			
Case number (If known)			(Giaic)			

#### Official Form 106C

#### Check if this is an amended filing

#### Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Par	t 1: Identify the Property You Cla	im as Exempt							
1. 2.	Which set of exemptions are you claiming? Check one only, even if your spouse is filling with you.  ✓ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)  ✓ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)  For any property you list on Schedule A/B that you claim as exempt, fill in the information below.								
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own  Copy the value from Schedule A/B	Amount of the exemption you claim  Check only one box for each exemption.	Specific laws that allow exemption					
	Brief description: Nissan Altima, 2007 Line from Schedule A/B: 03	\$7,425.00	\$0  100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(c)					
	Brief description:  Vystar  Line from Schedule A/B: 17	\$100.00	\$100.00  100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)					
3.	Are you claiming a homestead exemption (Subject to adjustment on 4/01/19 and every  No  Yes. Did you acquire the property covers  No  Yes	3 years after that for ca							

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Debtor 1 Kimberla			Stamps	Case number (if known)	
First Name	Middle	Name	Last Name		
Part 2: Additional Page					
Brief description of the p line on Schedule A/B that property		Current value of the portion you own Copy the value from Schedule A/B		exemption you claim box for each exemption.	Specific laws that allow exemption
Brief description:  Vystar  Line from Schedule A/B: 17		\$100.00		\$100.00  The market value, up to any statutory limit	735 ILCS 5/12-1001(b)
Brief description:  Goods and furniture  Line from Schedule A/B: 06		\$300.00		\$300.00 r market value, up to any statutory limit	735 ILCS 5/12-1001(b)
Brief description: Used clothing Line from Schedule A/B: 11		\$450.00		\$450.00 market value, up to any statutory limit	735 ILCS 5/12-1001(a)

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			· ·			
Fill in this info	ormation to identify your case:	:				
Debtor 1	Kimberla		Stamps			
200101	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if fil	ling) First Name	Middle Name	Last Name			
United States	s Bankruptcy Court for the:	Northern	District of Illinois			
Case numbe	r		(State)			
(If known)						
Official	Form 106D			L		Check if this is a amended filing
<b>Sched</b>	lule D: Credit	ors Who Ha	ve Claims Secur	ed by Pro	perty	12/1
Part 1: List al for each	s. Fill in all of the information best All Secured Claims I secured claims. If a credito ch claim. If more than one cre	nis form to the court with you below.  r has more than one secul ditor has a particular claim	ur other schedules. You have nothing red claim, list the creditor separately I, list the other creditors in Part 2. As	else to report on this f  Column A  Amount of claim	orm.  Column B  Value of	Column C Unsecured
much	as possible, list the claims in a	alphabetical order accordii	ng to the creditor's name.	Do not deduct the value of collateral.	collateral that supports this claim	<b>portion</b> If any
	GECREST CREDIT or's Name	Describe the property	that secures the claim:	\$12,878.00	\$7,425.00	\$5,453.00
PHOE City Who o	E INDIAN SCHOOL RD mber Street  INIX Arizona 85018 State ZIP Code owes the debt? Check one. ebtor 1 only ebtor 2 only ebtor 1 and Debtor 2 only it least one of the debtors and	Contingent Unliquidated Disputed  Nature of lien. Check a An agreement you r car loan) Statutory lien (such	nade (such as mortgage or secured as tax lien, mechanic's lien)			
C	nother heck if this claim relates o a community debt debt was 8/1/2013	Judgment lien from Other (including a ri  Last 4 digits of account	ght to offset)			
incurr		Last + digits of accoun	it iiuilibei			
	Add the dollar value of y	your entries in Column	A on this page. Write that	\$12,878.00		

number here:

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Fill ir	this inform	ation to identify your cas	e:					
Debt	or 1	Kimberla		Stamps				
		First Name	Middle Name	Last Name				
Debt		First Name	Middle Nesse	Last Name				
(Spo	use, ii iiiiiig,	First Name	Middle Name	Last Name				
Unite	ed States Ba	ankruptcy Court for the:	Northern	District of Illinois				
Case	e number			(State)				
(If kn								
Off	icial Fo	orm 106E/F				Cł	neck if this is a	n amended filing
<u> </u>	hodu	lo E/E: Cro	ditors Who	Haya Uncar	ured Claims			
<u> </u>	neau	ile E/F. Cre	callors who	nave unsec	sured Claims			12/15
party 106A/ that a entrie know	to any exe B) and on re listed in s in the bo n).	cutory contracts or un Schedule G: Executor Schedule D: Creditor oxes on the left. Attach	expired leases that could r y Contracts and Unexpired s Who Hold Claims Secur the Continuation Page to	result in a claim. Also list d Leases (Official Form 1 ed by Property. If more s this page. On the top of	and Part 2 for creditors with executory contracts on Scho 06G). Do not include any cre pace is needed, copy the Pa any additional pages, write	edule A/E editors wit art you ne	B: Property (C h partially se ed, fill it out, i	official Form cured claims number the
Part	1: List A	All of Your PRIORI	TY Unsecured Claims	3				
1.	_ `		secured claims against yo	ou?				
		o to Part 2.						
	Yes.							
	listed, ident much as po	tify what type of claim it is ossible, list the claims in a	s. If a claim has both priority a alphabetical order according	and nonpriority amounts, list	red claim, list the creditor sep that claim here and show both to have more than two priority	n priority an	d nonpriority a	mounts. As
		•	e than one creditor holds a p claim, see the instructions fo	articular claim, list the othe	creditors in Part 3.	urisecureu	ciairis, iii out	tne

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Debte			
		Name	
Part 2	List All of Your NONPRIORITY Unsecured Claims	<b>3</b>	
3.	Do any creditors have nonpriority unsecured claims against you		
	No. You have nothing to report in this part. Submit this form to the	court with your other schedules.	
	✓ Yes.		
		order of the creditor who holds each claim. If a creditor has more the	
		claim listed, identify what type of claim it is. Do not list claims already inc s in Part 3.If you have more than four priority unsecured claims fill out th	
	Page of Part 2.	s in art only you have more than loar phonty undeclared dailing his out to	ic Continuation
			Total claim
4.1	CHASE	Last 4 digits of account number	\$1.000.00
	Nonpriority Creditor's Name PO Box 15298	Last 4 digits of account number	
	Number Street	When was the debt incurred?n/a	
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Wilmington Delaware 19850	Unliquidated	
	City State Zip Code Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce	
	At least one of the debtors and another	that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	✓ Other. Specify Insufficient funds fees	
	✓ No	_	
	Yes		
4.2	CHOICE RECOVERY	Last 4 Pairs of account month on 2004	\$104.00
رسس	Nonpriority Creditor's Name	Last 4 digits of account number 2464	Ψ10 1.00
	POB 614-358-9900 Number Street	When was the debt incurred? 9/1/2014	
		As of the date you file, the claim is: Check all that apply.	
	COLUMBUS Ohio 43220	Contingent	
	City State Zip Code	Unliquidated	
	Who incurred the debt? Check one.  Debtor 1 only	Disputed	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar	
	Is the claim subject to offset?	debts	
	✓ No	001 Collection; Collecting for ORIGINAL CREDITOR:	
	Yes	Other. Specify MEDICAL PAYMENT DATA	
4.3	CHOICE RECOVERY	Last A digita of account number 7066	\$56.00
	Nonpriority Creditor's Name POB 614-358-9900	Last 4 digits of account number 7966	
	Number Street	When was the debt incurred? 4/1/2013	
		As of the date you file, the claim is: Check all that apply.	
	COLUMBUS Ohio 43220	Contingent	
	City State Zip Code	Unliquidated	
	Who incurred the debt? Check one.  Debtor 1 only	Disputed	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a community debt	that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar	
	Is the claim subject to offset?	debts	
	✓ No	001 Collection; Collecting for ORIGINAL CREDITOR:	
	Yes	Other. Specify MEDICAL PAYMENT DATA	

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Debtor 1 Kimberla Stamps Case number (if known) First Name Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page Part 2: After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** CHOICE RECOVERY 4.4 \$30.00 Last 4 digits of account number \_\_\_ Nonpriority Creditor's Name POB 614-358-9900 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent COLUMBUS Ohio 43220 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Is the claim subject to offset? **✓** 001 Collection; Collecting for **✓** No ORIGINAL CREDITOR: Other. Specify \_ MEDICAL PAYMENT DATA Yes **CHOICE RECOVERY** 4.5 \$30.00 Last 4 digits of account number Nonpriority Creditor's Name POB 614-358-9900 When was the debt incurred? 8/1/2013 As of the date you file, the claim is: Check all that apply. Contingent COLUMBUS 43220 Ohio Unliquidated Zip Code City State Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Is the claim subject to offset? 001 Collection; Collecting for |√| **✓** No ORIGINAL CREDITOR: Other. Specify MEDICAL PAYMENT DATA Yes City of Chicago - Dep't of Revenue Nonpriority Creditor's Name 4.6 \$500.00 Last 4 digits of account number \_ PO Box 88292 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Illinois 60608 Chicago State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or divorce Debtor 1 and Debtor 2 only that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify \_ Red light camera tickets Is the claim subject to offset? **✓** No

Yes

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Debtor 1 Kimberla Stamps Case number (if known) First Name Middle Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.7 \$100.00 Comcast Last 4 digits of account number Nonpriority Creditor's Name 11621 E. Marginal Way # 5 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Bankruptcy Dept Contingent Unliquidated Washington ... Seattle 98168 City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or divorce Debtor 1 and Debtor 2 only that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify \_ Cable bills Is the claim subject to offset? **✓** No Yes Green Leaf Loan Group \$800.00 Last 4 digits of account number Nonpriority Creditor's Name 16192 Costal Highway When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Delaware 19958 Lewes City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or divorce Debtor 1 and Debtor 2 only that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt ✓ Other. Specify \_ Payday loan Is the claim subject to offset? **✓** No Yes I C SYSTEM INC \$115.00 Last 4 digits of account number 2001 Nonpriority Creditor's Name PO BOX 64378 When was the debt incurred? 4/1/2013 Number Street As of the date you file, the claim is: Check all that apply. Contingent SAINT PAUL Minnesota 55164 Unliquidated State Zip Code City Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Is the claim subject to offset? 001 Collection; Collecting for **| ✓** No ORIGINAL CREDITOR: KINDERCARE LEARNING

Yes

Other. Specify

**CENTERS** 

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Debtor 1 Kimberla Stamps Case number (if known) First Name Middle Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.10 Illinois Tollway \$800.00 Last 4 digits of account number Nonpriority Creditor's Name 2700 Ogden Ave When was the debt incurred? Street Number As of the date you file, the claim is: Check all that apply. Legal Dept Contingent Unliquidated Illinois Downers Grove 60515 City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or divorce Debtor 1 and Debtor 2 only that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt ✓ Other. Specify \_ Tollway fees Is the claim subject to offset? **✓** No Yes 4.11 \$85.00 Last 4 digits of account number 8875 Nonpriority Creditor's Name 21 W CHÚRCH ST When was the debt incurred? 11/1/2011 Number Street As of the date you file, the claim is: Check all that apply. Contingent **JACKSONVILLE** Florida 32202 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Is the claim subject to offset? ✓ Other. Specify 001 InstallmentLoan **✓** No Yes JVDB ASC 4.12 \$2,498.00 Last 4 digits of account number R503 Nonpriority Creditor's Name PO Box 5718 When was the debt incurred? 12/1/2014 Number Street As of the date you file, the claim is: Check all that apply. Contingent 60121 Elgin Illinois Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar Is the claim subject to offset?  $\overline{}$ Collection; Collecting for **V** No ORIGINAL CREDITOR: 12 SIR

Yes

Other. Specify

FINANCE CORP 14

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Debtor 1 Kimberla Stamps Case number (if known) First Name Middle Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.13 Medical Payment Data \$91.00 Last 4 digits of account number Nonpriority Creditor's Name 2525 N. Shadeland When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent 46219 Indianapolis Indiana Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Is the claim subject to offset? 001 Collection; Collecting for ORIGINAL CREDITOR: **V ✓** No Other. Specify\_ MEDICAL PAYMENT DATA l Yes MIDLAND FUNDING 4.14 \$395.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 2365 Northside Drive 11/1/2014 Number Street As of the date you file, the claim is: Check all that apply. Contingent 92108 San Diego California Unliquidated Zip Code City State Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Is the claim subject to offset? 001 UnknownLoanType ✓ Other. Specify **✓** No | Yes 4.15 New York & Company \$300.00 Last 4 digits of account number \_ Nonpriority Creditor's Name 330 West 34th Street When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 10001 New York New York City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or divorce Debtor 1 and Debtor 2 only that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts ✓ Other. Specify \_ Credit card Is the claim subject to offset? **✓** No

Yes

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Debtor 1	Kimberla	Stamps	Case number (if known)
	First Name Middle Name L	Last Name	
Part 2:	Your NONPRIORITY Unsecured Claims - Conti	inuatior	n Page
,	After listing any entries on this page, number them beginn	ing with	4.5, followed by 4.6, and so forth. Total claim
	RENTDEBT AUTOMATED COL	— Las	t 4 digits of account number 6180 \$1,626.00
	Nonpriority Creditor's Name 2285 MURFREESBORO RD STE		<u>——</u>
_	Number Street	vvn	en was the debt incurred? 1/1/2015
	Number Street	As	of the date you file, the claim is: Check all that apply.
-		_ [	Contingent
	NASHVILLE Tennessee 37217 City State Zip Code	— П	Unliquidated
	Who incurred the debt? Check one.	一百	Disputed
	✓ Debtor 1 only		e of NONPRIORITY unsecured claim:
Ī	Debtor 2 only		
i	Debtor 1 and Debtor 2 only		Student loans
			Obligations arising out of a separation agreement or divorce
	At least one of the debtors and another		that you did not report as priority claims
	Check if this claim relates to a community debt		Debts to pension or profit-sharing plans, and other similar
Ī	s the claim subject to offset?		debts
	✓ No	<b>✓</b>	001 Collection; Collecting for ORIGINAL CREDITOR: AQUA
i	☐ Yes		Other. Specify DEERWOOD

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Debtor 1 Kimberla Stamps Case number (if known) First Name Middle Name Part 4: Add the Amounts for Each Type of Unsecured Claim Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim. **Total claims** \$0.00 **Total claims** 6a. Domestic support obligations. from Part 1 \$0.00 6b. Taxes and certain other debts you owe the government 6b. 6c. Claims for death or personal injury while you were \$0.00 intoxicated \$0.00 6d. Other. Add all other priority unsecured claims. Write that amount here. \$0.00 6e. Total. Add lines 6a through 6d. 6e. **Total claims** \$0.00 **Total claims** 6f. Student loans 6f. from Part 2 6g. Obligations arising out of a separation agreement or \$0.00 divorce that you did not report as priority claims 6h. Debts to pension or profit-sharing plans, and other similar 6h. \$8,530.00

\$8,530.00

6j.

6i. Other. Add all other nonpriority unsecured claims. Write

that amount here.

6j. Total. Add lines 6f through 6i.

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Fill in this infor	mation to identify your cas	se:			
Debtor 1	Kimberla		Stamps		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing	<sup>ng)</sup> First Name	Middle Name	Last Name		
United States	Bankruptcy Court for the:	Northern	District of Illinois		
			(State)		
Case number (If known)					
(II KIIOWII)					
Official	Form 106G				Check if this is ar amended filing
Schedu	ıle G: Execut	ory Contract	s and Unexpi	red Leases	12/15
space is need				are equally responsible for supplyir this page. On the top of any additio	
1. Do you l	have any executory	contracts or unexpi	red leases?		
✓ No. Ch	neck this box and file this fo	orm with the court with your o	other schedules. You have n	othing else to report on this form.	
Yes. Fi	III in all of the information b	elow even if the contracts o	r leases are listed on Sched	dule A/B: Property (Official Form 106A/I	3).
				Then state what each contract or leasure examples of executory contracts and	

Person or company with whom you have the contract or lease

State what the contract or lease is for

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Fill in this info	ormation to identify your cas	se:		
Debtor 1	Kimberla		Stamps	
	First Name	Middle Name	Last Name	
Debtor 2	ling) First Name	NA' J.H. N	LastMassa	
(Spouse, ii ii	iiii9) First Name	Middle Name	Last Name	
United State	s Bankruptcy Court for the:	Northern	District of Illinois	
Case numbe	er		(State)	
(If known)	··			
				Check if this is an
O((; · )	10011			amended filing
Officia	Form 106H			
Sched	ule H: Your C	odebtors		12/15
Yes  2. Within to ldaho, Lt	the last 8 years, have you ouisiana, Nevada, New Mex o. Go to line 3. s. Did your spouse, former s No	lived in a community pro ico, Puerto Rico, Texas, Wa pouse, or legal equivalent liv	perty state or territory? ((shington, and Wisconsin.)  /e with you at the time?	codebtor.)  Community property states and territories include Arizona, California, in the name and current address of that person.
Ш	Yes. In which community	state or territory did you live :	′ FIII	in the name and current address or that person.
	Name of your spouse, f	ormer spouse, or legal equiv	/alent	
	Number Street			
	City	State	Zip Code	<del></del>
again as	s a codebtor only if that p	erson is a guarantor or co	osigner. Make sure you h	your spouse is filing with you. List the person shown in line 2 ave listed the creditor on <i>Schedule D</i> (Official Form 106D), dule D, Schedule E/F, or <i>Schedule G</i> to fill out Column 2.

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

Official Form 106H Schedule H: Your Codebtors page 1

Column 1: Your codebtor

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Fill in this information to	identify your case:					
Debtor 1 Kimberla		Stamps				
First Name	Middle Name	Last Name	e		Check if this is:	
Debtor 2 (Spouse, if filing) First Name	Middle Name	Last Name		_	An amended filing	
(Opodoo, ii iiiiig) First Name	ivildale name	Last Name	<del>)</del>		<b>=</b>	atition abouter 10
United States Bankruptcy Cou	rt for the: Northern	District of Illinois (State		_	A supplement showing post-p expenses as of the following d	
Case number		(State	;)			
(If known)					MM / DD / YYYY	
Official Form 10	D6I					
Schedule I: You	ur Income					12/15
Part 1: Describe Em	your name and case numbe	,	nswer eve	ery question		
1. Fill in your emplo	yment	Debtor 1			Debtor 2	
information.	Employment status	✓ Employed			Employed	
If you have more that job,	an one	= ' '	Not Employed		Not Employed	
attach a separate p	0	_			_	
information about a employers.	danora -	A see all a Taraba	-101		_	
Include part time, s	Employer's name	Ageatia Technology Consultancy  949 N. Plum Grove Road  Number Street				
or self-employed work	Employer's address				Number Street	
Occupation may in	clude				_	
student or homemaker, if it	applies.	Schaumburg	Illinois	60173		
		City	State	Zip Code	City State	Zip Code
	How long employed there?			_,p		
Estimate monthly income you are separated. If you or your non-filing spous attach a separate sheet to thi	ges, salary, and commissions (befo	bine the information force all payroll 2.	or all employe			
, .	nonthly, calculate what the monthly wa	•		**		
<ol><li>Estimate and list mon</li></ol>	tniy overtime pay.	3.		+ \$0.00		

\$3,320.07

4. Calculate gross income. Add line 2 + line 3.

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Debtor	1 Kimberla First Name	Middle Name	Stamps Last Name		Case number	er (if known)		
	1 ii st Name	Mildule Name	Last Name		For Debtor 1	For Debtor 2 or non-filing spouse		
Copy	/ line 4 here		→	4.	\$3,320.07		•	
5. <b>List</b> a	all payroll dedu							
5a. <b>1</b>	Γax, Medicare,	and Social Security deductions		5a.	\$628.85			
5b. <b>N</b>	Mandatory cor	ntributions for retirement plans		5b.	\$0.00			
5c. <b>\</b>	/oluntary cont	ributions for retirement plans		5c.	\$0.00			
5d. <b>F</b>	Required repay	yments of retirement fund loans		5d.	\$0.00			
	nsurance	,		5e.	\$216.67			
5f. D	omestic supp	ort obligations		5f.	\$0.00			
	Union dues			5g.	\$0.00			
Ū		ons. Specify:		5h. +	\$0.00	+		
		ductions. Add lines 5a + 5b + 5c + 5d + 5e +		6.	\$845.52	'		
+5h.			Ü	o. <u>.</u>	ψ040.02			
7. Calcu	ulate total mor	hthly take-home pay. Subtract line 6 from line	e 4.	7.	\$2,474.5 <u>5</u>			
		e regularly received:						
k A	ousiness, profe Attach a stateme	om rental property and from operating a ession, or farm ent for each property and business showing go						
	eceipts, ordinar nonthly net incoi	y and necessary business expenses, and the t me.		8a.	\$0.00			
	nterest and di			8b.	\$0.00			
	amily support	t payments that you, a non-filing spouse, ularly receive	or a					
		spousal support, child support, maintenance, nt, and property settlement.		8c	\$480.00			
8d. <b>l</b>	Jnemploymen	t compensation		8d.	\$0.00			
8e. <b>S</b>	Social Security			8e.	\$0.00			
Ir a: th s:	nclude cash assi ssistance that yo ne Supplementa ubsidies	ent assistance that you regularly receive istance and the value (if known) of any non-carou receive, such as food stamps (benefits und al Nutrition Assistance Program) or housing ssistance Programs Income	ler	8f.	\$200.00			
		irement income		8g.	\$0.00			
Ū		income. Specify:		8h. +	\$0.00	+		
	-	ne Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g		9.	\$680.00		1	
		_		[	<u> </u>		] 1	<u> </u>
		income. Add line 7 + line 9. ne 10 for Debtor 1 and Debtor 2 or non-filing s		10.	\$3,154.55	+	=	\$3,154.55
Inclu relat	ide contributions ives.	ular contributions to the expenses that your strom an unmarried partner, members of your amounts already included in lines 2-10 or amounts.	household, yo	our depe	ndents, your roommat			
Spec	cify:						11. +	\$0.00
		n the last column of line 10 to the amount in the Summary of Schedules and Statistical Sci					12.	\$3,154.55
								Combined monthly income
13. <b>Do</b> y	you expect an	increase or decrease within the year after	you file this	form?				
<b>✓</b>	Yes. Explain:	Debtor will receive health insurance through	n her employe	r soon. E	stimated her bi-weekl	y insurance payment will b	e \$100.	

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Fill in this inform	mation to identify your ca	ase:			
Debtor 1	Kimborlo		Stampa		
Deploi	Kimberla First Name	Middle Name	Stamps Last Name		
Debtor 2				Check if this is:	
(Spouse, if filin	g) First Name	Middle Name	Last Name	An amended filing	1
United States E	Bankruptcy Court for the	Northern	District of Illinois (State)		owing post-petition chapter 13
Case number				5. <del>p</del> 5. 555 5.5 5. 11.	- · · · · · · · · · · · · · · · · · · ·
(If known)				MM / DD / YYYY	<del></del>
Official	Form 106J				
Schedu	le J: Your E	xpenses			12/15
information. If (if known). Ans		I, attach another sheet to this	e filing together, both are equally form. On the top of any additiona		
		iioiu			
1. Is this a joi	o to line 2				
	oes Debtor 2 live in a	separate household?			
	¬ No				
L	_				
L	Yes. Debtor 2 must f	ile Official Forms 106J-2, <i>Expen</i>	ses for Separate Household of Debt	or 2.	
2. Do you hav dependents?		No			
Do not list D Debtor 2.		Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's	Does dependent live with you?
Dobioi 2.	·	caon appendent	Child	<b>age</b> 14 years	No.
			Office	14 yours	✓ Yes.
	penses include	No			
than	· · · _	Yes			
yourself and dependents	d your $lacksquare$	100			
		a Manthia Francis			
Part 2: EStil	mate Your Ongoin	g Monthly Expenses			
_	of a date after the ban		ou are using this form as a supp plemental Schedule J, check the	•	-
	•	-cash government assistance I it on Schedule I: Your Income	-		Your expenses
	or home ownership earthe ground or lot. 4.	xpenses for your residence. In	clude first mortgage payments and		<b>\$500.00</b>
•	uded in line 4:				<b>⊣.</b>
	state taxes				4a <b>\$0.00</b>
	ty, homeowner's, or ren	ter's insurance			
	maintenance, repair, and				
	•	• •			4c. <b>\$0.00</b>
4u. Home	owner's association or co	onaominium aues			4d. <b>\$0.00</b>

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Debtor 1

Stamps Case number (if known) Kimberla First Name Middle Name Last Name Your expenses 5. Additional mortgage payments for your residence, such as home equity loans \$0.00 5. 6. Utilities: 6a. Electricity, heat, natural gas \$350.00 6a. 6b. Water, sewer, garbage collection \$100.00 6b. 6c. Telephone, cell phone, Internet, satellite, and cable services \$100.00 6c. 6d. Other. Specify: \$0.00 6d 7. Food and housekeeping supplies \$740.00 7. 8. Childcare and children's education costs \$200.00 8. 9. Clothing, laundry, and dry cleaning 9. \$80.00 10. Personal care products and services 10. \$90.00 11. Medical and dental expenses \$99.00 11. 12. Transportation. Include gas, maintenance, bus or train fare. \$350.00 12. Do not include car payments 13. Entertainment, clubs, recreation, newspapers, magazines, and books \$0.00 13. 14. Charitable contributions and religious donations \$0.00 14. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance \$0.00 15a 15b. Health insurance \$0.00 15b 15c. Vehicle insurance 15c \$160.00 15d. Other insurance. Specify: \_\_\_ 15d \$0.00 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: \$0.00 16 17. Installment or lease payments: 17a. Car payments for Vehicle 1 17a \$0.00 17b. Car payments for Vehicle 2 17b \$0.00 17c. Other. Specify: \$0.00 17c 17d. Other. Specify: \$0.00 17d 18. Your payments of alimony, maintenance, and support that you did not report as deducted from \$0.00 your pay on line 5, Schedule I, Your Income (Official Form 106I). 18. 19. Other payments you make to support others who do not live with you. Specify: \$0.00 19. 20.Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property \$0.00 20a 20b. Real estate taxes. \$0.00 20h 20c. Property, homeowner's, or renter's insurance \$0.00 20c 20d. Maintenance, repair, and upkeep expenses. \$0.00 20d 20e. Homeowner's association or condominium dues \$0.00 20e

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Debtor 1	Kimberla		Stamps	Case number (if known)		
	First Name	Middle Name	Last Name			
21.Other	. Specify:				21	\$0.00
22. <b>Calc</b> ı	ılate your monthly exp	penses.				\$2,769.00
22a. <i>A</i>	Add lines 4 through 21.					\$0.00
22b. 0	Copy line 22 (monthly ex	penses for Debtor 2), if any, fro	m Official Form 106J-2			\$2,769.00
22c. A	add line 22a and 22b. Th	ne result is your monthly expens	ses.		22.	<u></u>
23.Calcu	late your monthly net	income.				
23a. C	Copy line 12 (your combi	ined monthly income) from Sch	edule I.		23a	\$3,154.55
23b. C	Copy your monthly expen	nses from line 22 above.			23b	\$2,769.00
	, , ,	penses from your monthly incor	me.			\$385.55
,	The result is your month	nly net income.			23c	-
24. <b>Do y</b> o	ou expect an increase	or decrease in your expens	es within the year after you	ı file this form?		
		to finish paying for your car loar se or decrease because of a n				
1	No					
	/es					
	Explain here:					

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Fill in this information to identify your case:						
Debtor 1	Kimberla		Stamps			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if fili	<sup>ng)</sup> First Name	Middle Name	Last Name			
United States	Bankruptcy Court for the:	Northern	District of Illinois			
Case number (If known)			(State)			

## Official Form 106Dec

Check if this is an
amended filing

## **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t1: Sign Below						
	Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?						
	<b>☑</b> No						
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).					
	Under penalty of perjury, I declare that I have read the summary at that they are true and correct.	nd schedules filed with this declaration and					
	·						
X	/s/ Kimberla Stamps	*					
	Signature of Debtor 1	Signature of Debtor 2					
	Date 11/22/2016	Date					
	MM/DD/YYYY	MM/DD/YYYY					

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Fill in this infor	rmation to identify your cas	se:			
Debtor 1	Kimberla		Stamps		
	First Name	Middle Name	Last Name		
Debtor 2				Check if this is:	
(Spouse, if filing	ng) First Name	Middle Name	Last Name	An amended filing	
United States	Bankruptcy Court for the:	Northern	District of Illinois	A supplement showing post-petition chapter 13	3
			(State)	expenses as of the following date:	
Case number	-			_	
(If known)				MM / DD / YYYY	
Official	Form 106J-2	2			
Schedu	ile J-2: Expe	nses for Sepa	rate Househol	d of Debtor 2	12/1
one or more deepenses for l	dependents in common, Debtor 2 that are not rep	list the dependents on bo ported on Schedule J. Be a	oth Schedule J and this forr	aintain separate households. If Debtor 1 and Debtor 2 h a. Answer the questions on this form only with respect to possible. If more space is needed, attach another sheet Answer every question.	0
Part 1: Des	scribe Your Househ	old			
1.Do you and	d Debtor 1 maintain sepa	arate households?			
No. Do	not complete this form.				

Yes.

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	formation to identify your cas	e:				
Debtor 1	Kimberla		Stamps			
	First Name	Middle Name	Last Nan	ne		
Debtor 2 (Spouse, if fi	iling) First Name	Middle Name	Last Nan	ne .		
	es Bankruptcy Court for the:	Northern	District of Illino			
		Northern	(Sta			
Case numbe (If known)	er					
Officia	l Form 107					Check if this is a amended filing
Statem	ent of Financ	ial Affairs fo	or Individu	als Filing for Ba	nkruptcv	' ' 12/
pace is nee uestion.		eet to this form. On the	top of any additiona	er, both are equally responsible al pages, write your name and word before		
	t is your current marital st		a where rou Er	ved Belole		
_		atus :				
	Married Not married					
_						
2. Durin	ng the last 3 years, have yo	u lived anywhere other	than where you live	e now?		
<b>✓</b> 1		·	•			
	ng the last 3 years, have yo	ived in the last 3 years. D	Oo not include where y			Dates Debtor 2 lived there
	ng the last 3 years, have yo	ived in the last 3 years. D	Oo not include where y	ou live now.		
	ng the last 3 years, have yo No Yes. List all of the places you l Debtor 1:	ived in the last 3 years. D	Do not include where y tes Debtor 1 lived tre	Debtor 2:  Same as Debtor 1		there
	ng the last 3 years, have yo	ived in the last 3 years. Dat	Do not include where y tes Debtor 1 lived tre	you live now.  Debtor 2:		there Same as Debtor 1
	ng the last 3 years, have yo No Yes. List all of the places you l Debtor 1:	ived in the last 3 years. Dat the	Do not include where y tes Debtor 1 lived tre	Debtor 2:  Same as Debtor 1		there Same as Debtor 1 From
	ng the last 3 years, have yo No Yes. List all of the places you l Debtor 1:	ived in the last 3 years. Dat the	Do not include where y tes Debtor 1 lived tre	Debtor 2:  Same as Debtor 1	Zip Code	there Same as Debtor 1 From
	ng the last 3 years, have yo  No  Yes. List all of the places you l  Debtor 1:	Dat the	Do not include where y tes Debtor 1 lived tre	Debtor 2:  Same as Debtor 1  Number Street	Zip Code	there Same as Debtor 1 From
	ng the last 3 years, have you look  Yes. List all of the places you look  Debtor 1:  Number Street	Dat the Fro To Zip Code	tes Debtor 1 lived ere	Debtor 2:  Same as Debtor 1  Number Street  City State  Same as Debtor 1	Zip Code	there Same as Debtor 1  From To Same as Debtor 1
	ng the last 3 years, have yo  No  Yes. List all of the places you l  Debtor 1:	Dat the Fro Zip Code	tes Debtor 1 lived ere	Debtor 2:  Same as Debtor 1  Number Street  City State	Zip Code	there  Same as Debtor 1  From To  Same as Debtor 1  From From To
	ng the last 3 years, have you look  Yes. List all of the places you look  Debtor 1:  Number Street	Dat the Fro To Zip Code	tes Debtor 1 lived ere	Debtor 2:  Same as Debtor 1  Number Street  City State  Same as Debtor 1	Zip Code	there Same as Debtor 1  From To Same as Debtor 1

**✓** No

territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).

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Deb	tor 1		Stam		umber (if known)		
		First Name Middle		ame			
		Explain the Sources of Your I					
	Fill i	you have any income from employm n the total amount of income you receive rities. If you are filing a joint case and you No Yes. Fill in the details.	ed from all jobs and all busin	esses, including part-time		ears?	
			Debtor 1		Debtor 2		
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)	
		rom January 1 of current year until ne date you filed for bankruptcy:	Wages, commissions, bonuses, tips Operating a business	\$20000.00	Wages, commissions, bonuses, tips Operating a business		
		or last calendar year: lanuary 1 to December 31, 2015 ) YYYY	Wages, commissions, bonuses, tips Operating a business		Wages, commissions, bonuses, tips Operating a business		
		or the calendar year before that: lanuary 1 to December 31, 2014 ) YYYY	Wages, commissions, bonuses, tips Operating a business	\$65000.00	Wages, commissions, bonuses, tips Operating a business		
I	Incluibene case	you receive any other income during de income regardless of whether that income fit payments; pensions; rental income; in and you have income that you received each source and the gross income from the No  Yes. Fill in the details.	come is taxable. Examples on terest; dividends; money co together, list it only once und	f other income are alimony; ch llected from lawsuits; royalties; er Debtor 1.	and gambling and lottery win		
			Debtor 1		Debtor 2		
			Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	
	_		Est. YTD LINK	\$2,200.00			
		From January 1 of current year until he date you filed for bankruptcy:	Est. YTD Child Support	\$5,280.00			
			Est. 2015 LINK	\$2,400.00			
		For last calendar year:  January 1 to December 31, 2015 )  YYYYY	Est. 2015 Child Support	\$5,760.00			
		For the calendar year before that:  January 1 to December 31, 2014 )  YYYY	Est. 2014 Child Support	\$5,760.00			

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ebtor 1	Kimberla First Name		Middle Name	Stamps Last Name	Case num	ber (if known)	
mt 2-	Ì				Donkruntov		
rt 3:	LIST CE	ertain Paymen	its fou wade B	efore You Filed for	вапкгиртсу		
Are	either De	btor 1's or Debto	or 2's debts prima	rily consumer debts?			
			<b>Debtor 2 has prin</b> II, family, or househo		Consumer debts are defined	in 11 U.S.C. § 101(8) as "inco	urred by an individual
	Duri	ng the 90 days bef	ore you filed for ban	kruptcy, did you pay any cre	editor a total of \$6,425* or m	ore?	
		No. Go to line 7.					
		total amoun	t you paid that credi	tor. Do not include paymen	* or more in one or more pay nts for domestic support oblic o an attorney for this bankrup	gations, such as	
	* Sul	bject to adjustment	t on 4/01/19 and eve	ery 3 years after that for cas	ses filed on or after the date of	of adjustment.	
<b>✓</b>	Yes. <b>Deb</b>	tor 1 or Debtor 2	or both have prir	marily consumer debts.			
	Duri	ng the 90 days bef	ore you filed for ban	kruptcy, did you pay any cre	editor a total of \$600 or more	?	
	<b>✓</b>	No. Go to line 7.					
		that creditor	. Do not include pay		r more and the total amount ort obligations, such as child is bankruptcy case.		
				Dates of payment	Total amount paid	Amount you still owe	Was this payment for
	Creditor's	s Name					Mortgage
	Number	Street					Car Credit card Loan repayment
	City	State	Zip Code				Suppliers or vendors
_							Other
	Creditor's	s Name					☐ Mortgage ☐ Car
	Number	Street					Credit card
	-						Loan repayment
	City	State	Zip Code				Suppliers or vendors
							Other
	Creditor's	s Name					☐ Mortgage ☐ Car
	Number :	Street					Credit card
							Loan repayment
	City	State	Zip Code				Suppliers or vendors
			-				Other

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Debt	or 1	Kimberla First Name		Middle Name		amps t Name	Case number (ii	f known)
;	Insic corp ager	nin 1 year before ders include your r orations of which nt, including one fo	elatives; any you are an o or a busines	or bankruptcy, di y general partners; officer, director, per s you operate as a	d you make a pa relatives of any orson in control, or	nyment on a debt yo general partners; par owner of 20% or mo	tnerships of which yere of their voting sec	no was an insider?  ou are a general partner;  curities; and any managing  mestic support obligations,
		n as child support a No Yes. List all paym			Dataset	Tolonood	A	
					Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
		Insider's Name						
		Number Street						
	_	City	State	Zip Code				
		Insider's Name						
		Number Street						
		City	State	Zip Code				
i	nsic	ler?		or bankruptcy, die teed or cosigned b		payments or trans	fer any property oi	n account of a debt that benefited an
[		No Yes. List all payme	ents that ber	nefited an insider.				
					Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
								Include creditor's name
		Insider's Name						
		Number Street						
	_	City	State	Zip Code				
		Insider's Name						
		Number Street						
		City	State	Zip Code				

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ebtor			Stamps	Ca	ase number (if F	nown)	
	First Name	Middle Name	Last Name				
4:	Identify Legal Actions, I	Repossessions	s, and Foreclosure	es			
	thin 1 year before you filed for b						
	t all such matters, including persor ntract disputes.	ai injury cases, sma	all claims actions, divorce	es, collection sui	its, paternity at	tions, support o	r custody modifications, and
	No						
✓	Yes. Fill in the details.						
		Natu	ire of the case	Court or a	agency		Status of the case
	Case title	Colle	ection proceedings	Circuit Cou	urt of Cook Co	ıntv Illinois	Pending
				Court Nam		arky, mirroro	On appeal
	Case number			5600 Old C	Orchard Road		= "
	15m1107790			NumberStr			✓ Concluded
				Skokie	Illinois State	60077	
	Os as title			City	State	Zip Code	
	Case title						Pending
				Court Nam	ne		On appeal
	Case number			NumberStr	reet		Concluded
				ramboroa	001		_
				City	State	Zip Code	
	Yes. Fill in the information below		Describe the prop	erty		Date	Value of the property
							property
	Creditor's Name						
	Creditor's Name		Evaloin what have	anad			
			Explain what happ	enea			
	Number Street		_				
			Property was re				
			Property was fo				
			Property was g				
	City State	Zip Code	Property was at	tached, seized,	or levied.		
			Describe the prop	erty		Date	Value of the property
	Creditor's Name						
			Explain what happ	ened			
	Number Street						
	. Idinion Ottool		Property was re	nneegeed			
			i Toperty was re				
			Property was fo				
			Property was for	reclosed.			
	City State	Zip Code	Property was g	reclosed.	or levied		

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Deb	tor 1	Kimberla First Name	Middle Name	Stamps Last Name	Case number (if known)		
11.		hin 90 days before you filed	d for bankruptcy, did an	y creditor, including a ba	ank or financial institution, s	set off any amou	nts from your
	<b>✓</b>	ounts or refuse to make a p  No  Yes. Fill in the details.	ayment because you of	weu a debt?			
		res. I ili ili ule details.		Describe the action the	e creditor took	Date action was taken	Amount
		Creditor's Name					
		Number Street		Last 4 digits of account no	umber: XXXX-		
		City State	Zip Code				
12.		hin 1 year before you filed f ointed receiver, a custodia		of your property in the p	oossession of an assignee fo	or the benefit of	creditors, a court-
	<b>✓</b>	No Yes					
Pari 13.		List Certain Gifts and		ou give any gifts with a to	otal value of more than \$600	ner nerson?	
10.	<u>✓</u>	•		a give any give with a te	vali value of more than 4000	per person.	
		Gifts with a total value of per person	_	Describe the gifts		Dates you gave the gifts	Value
		Person to Whom You Gave t	he Gift				
		Number Street					
		City State Person's relationship to you	Zip Code				
		Person to Whom You Gave t	he Gift				
		Number Street					
		City State Person's relationship to you	Zip Code				

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Deb	tor 1	Kimberla	A 51 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Stamps	Case number (if know	n)	
		First Name	Middle Name	Last Name			
14.	Wit	hin 2 years before you f	iled for bankruptcy, did	you give any gifts or contrib	utions with a total value of	of more than \$600 t	o any charity?
	<b>V</b>	No					
		Yes. Fill in the details for	each gift or contribution.				
		Gifts or contributions		Describe what you conti	ributed	Date you	Value
		that total more than \$6	600			contributed	
				_			
		Charity's Name					
				-			
		Niverban Chant		-			
		Number Street					
		City State	e Zip Code	-			
Part	6:	List Certain Losses	<b>3</b>				
15.			ed for bankruptcy or sir	nce you filed for bankruptcy, o	did you lose anything bed	ause of theft, fire,	other disaster, or
	gam	bling?					
	✓	No					
		Yes. Fill in the details.					
		Describe the property	you lost and	Describe any insurance		Date of your	Value of property
		how the loss occurred		Include the amount that inspending insurance claims		loss	lost
				A/B: Property.			
Part	7:	List Certain Payme	nts or Transfers				
		ut seeking bankruptcy of de any attorneys, bankrup No Yes. Fill in the details.		credit counseling agencies for s  Description and value of		nkruptcy.  Date payment	Amount of
				transferred	гану ргоренту	or transfer was made	payment
		Semrad Law Firm		Attorney's Fee - 350.00		11/22/2016	\$350.00
		Person Who Was Paid					
		11101 S. Western Avenue Number Street	9				
		Namber Street					
		Chicago Illino City State					
		Oity State	zip Gode				
		Email or website address	6	•			
		Person Who Made the Pa	ayment, if Not You				
		Person Who Was Paid					
		Number Street					
		. Tarribor Otroot					
		City State	e Zip Code				
		Email or website address					
		Email of Mensile address	•				
		Person Who Made the Pa	avment if Not You	•			

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Deb	tor 1	Kimberla		Stamps	Case number (if known	)	
		First Name	Middle Name	Last Name			
17.	help	hin 1 year before you filed by you deal with your credit not include any payment or to No Yes. Fill in the details.	tors or to make payment	s to your creditors?	your behalf pay or transfer	any property to any	one who promised to
	ш	res. I ili ili the details.					
				Description and value of transferred	f any property		Amount of payment
		Person Who Was Paid					
		Number Street					
		City State	Zip Code				
		City State	Zip Code				
		ude both outright transfers a sfers that you have already li No Yes. Fill in the details.			a security interest or mortga		
				Description and value of property transferred		ny property or eceived or debts pai e	Date id transfer was made
		Person Who Received Tra	ansfer				
		Number Street					
		City State Person's relationship to yo	Zip Code ou				
		Person Who Received Tra	nsfer				
		Number Street					
		City State Person's relationship to yo	Zip Code ou				
19.		hin 10 years before you fil ese are often called asset-pr		ou transfer any property to	a self-settled trust or sim	ilar device of which y	ou are a beneficiary?
	<b>✓</b>	No Yes. Fill in the details.					
	Ц	res. Fill III the details.		Description and value	of the property transferre	d	Date transfer was made
		Name of trust					

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Debt	or 1	Kimberla First Name	Middle Name		Stamps Last Name	Case	e number (if known)		
Part	8:	List Certain Financial A		ruments		Boxes, and	d Storage Units		
20.	Witl mov	hin 1 year before you filed fo ved, or transferred? ude checking, savings, money r peratives, associations, and oth	r bankruptcy, wer	e any finai	ncial accounts or i	nstruments h	neld in your name, or fo	-	
	<b>✓</b>	No Yes. Fill in the details.		1 ( 4	N. Maria	T		P.V.	Larthdon
				numbe	digits of account	instrun	f account or nent	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
		Person Who Was Paid		XXXX-			ecking vings		
		Number Street				Mo	ney market okerage		
		City State	Zip Code						
		Person Who Was Paid		XXXX-			ecking vings		
		Number Street					ney market		
						Oth	okerage ner		
		City State	Zip Code						
		you now have, or did you haver valuables?  No  Yes. Fill in the details.	ve within 1 year b		iled for bankruptc	·	eposit box or other dep		Do you still have it?
		Name of Financial Institution		Name					□ No
		Number Street		Number	Street				Yes
				City		Zip Code			
		City State	Zip Code						
22.	Hav	re you stored property in a st	orage unit or plac	e other th	an your home with	in 1 year befo	ore you filed for bankr	uptcy?	
	<b>✓</b>	No Yes. Fill in the details.							
				Who else	e had access to it?		Describe the conte	nts	Do you still have it?
		Name of Storage Facility		Name					□ No
		Number Street		Number	Street				Yes
				City	State	Zip Code			
		City State	Zip Code						

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Debt	tor 1	Kimberla		Stamps	Cas	e number (if known)	
		First Name Middle Name		Last Name			
Part	9:	Identify Property You Hold or Conti	rol for Son	neone Else			
23.	Do	you hold or control any property that some			/ property you b	porrowed from, are storing for, or hold in	n trust for
	son	neone.					
	<b>V</b>	No					
	Ħ	Yes. Fill in the details.					
	_		Where is	the property?		Describe the contents	Value
		Owner's Name	Number Sti	reet			
		Number Street					
			City	State	Zip Code		
		City State Zip Code					
		City State Zip Code					
Part	10:	<b>Give Details About Environmental</b>	Informatio	n			
_							
For	the p	purpose of Part 10, the following definitions apply	<b>"</b> .				
	• E	Environmental law means any federal, state, or lo	cal statute or r	egulation conc	erning pollution, c	contamination, releases of	
		azardous or toxic substances, wastes, or materia				· · · · · · · · · · · · · · · · · · ·	
	ir	ncluding statutes or regulations controlling the cl	eanup of these	e substances, v	vastes, or materia	al.	
	■ S	ite means any location, facility, or property as def	fined under any	environmental	law, whether you	ı now own, operate, or utilize it	
	0	r used to own, operate, or utilize it, including dis	posal sites.				
	■ <i>F</i>	dazardous material means anything an environme	ental law define	es as a hazardo	ous waste, hazard	lous substance.	
		oxic substance, hazardous material, pollutant, co			rao waoto, nazara	ode dabeta lee,	
_							
кер	оп а	Il notices, releases, and proceedings that you kn	ow about, rega	ardiess of when	tney occurred.		
24.	Has	any governmental unit notified you that yo	u may be liab	le or potentia	lly liable under d	or in violation of an environmental law?	
	<b>✓</b>	No					
	同	Yes. Fill in the details.					
			Governme	ental unit		Environmental law, if you know it	Date of
							notice
		Name of site	Governmer	ntal unit			
		Ni mahar Ctroot	Ni wah ar Cti	root			
		Number Street	Number Str	reet			
			O:h :	Ctata	7:- 01-		
			City	State	Zip Code		
		City State Zip Code					
						'	
25.	Hav	e you notified any governmental unit of any	release of ha	azardous mate	erial?		
		No					
	H	Yes. Fill in the details.					
	ш	res. I ill ill the details.	0			Fundamental law if you have it	Data of
			Governme	entai unit		Environmental law, if you know it	Date of notice
							Hotioc
		Name of site	Governmer	ntal unit			
		Number Street	Number Str	reet			
			City	State	Zip Code		
		City State 7:- Or 1					
		City State Zip Code					

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Deb	tor 1	Kimberla			Stamps	Case	number (if known)	
		First Name		Middle Name	Last Name			
26.	Hav	e you been a party	/ in any judici	al or administra	tive proceeding under	any environmenta	al law? Include settlements and order	S.
	<b>✓</b>	No						
		Yes. Fill in the deta	ils.					
				1	Court or agency		Nature of the case	Status of the case
		Case title						Pending
					Court Name			
					No colo de Otros de			On appeal
		Case number		l	Number Street			Concluded
				Ī	City State	Zip Code		
Pari	11:	Give Details A	bout Your	Business or	Connections to Ar	v Business		
		Olivo Dolano /	Dout Ioui			.,		
27.	With	nin 4 years before	you filed for I	oankruptcy, did	you own a business or	have any of the fo	ollowing connections to any business	s?
		□ A colo propriot	tor or oalf omn	avad in a trada r	profession, or other activity	a cithor full time o	r part time	
				-	profession, or other activit		r part-time	
			-	company (LLC)	or limited liability partners	snip (LLP)		
		A partner in a		ina avaartira af	a acrocration			
			-	ing executive of a	a corporation securities of a corporation			
		All Owner or at	. IEast 5% Of th	e voting of equity	securities of a corporation	) I		
	<b>✓</b>	No. None of the abo						
		Yes. Check all that	apply above ar	nd fill in the details	below for each business	i.		
					Describe the natu	ire of the busines	• •	
							include Social Security no	umber or ITIN.
		Business Name			_		EIN:	
		business name						
		Number Street			_		Dates business existed	
		ramed enec			Name of account	ant or bookkeepe	er	
		City	State	Zip Code	_		From To	
					Describe the natu	re of the busines		
							include Social Security no	umber or ITIN.
		<del></del>			_		EIN:	
		Business Name						
		Number Street			_		Dates business existed	
		. Tarribor Otrogt			Name of account	ant or bookkeepe	er	
		City	State	Zip Code	_		From To	
		· •		1				
					Describe the natu	ire of the business	ss Employer Identification n	umber Do not
					Describe the nati	ire of the busines	include Social Security no	
							EIN:	
		Business Name						
		Ni mah an Office			_		Dates business existed	
		Number Street			Name of account	ant or bookkeepe		
		City	Ctoto	7in 0 = 1:		•	From To	
		City	State	Zip Code				

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Deb	tor 1	Kimberla		Stamps	Case number (if known)		
		First Name	Middle Name	Last Name			
28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institution creditors, or other parties.							
	<b>✓</b>	No Yes. Fill in the details bel	low.				
				Date issued			
		Name		MM/DD/YYYY			
		Number Street					
		City St	ate Zip Code				
Part	t 12:	Sign Below					
1	I have read the answers on this <i>Statement of Financial Affairs</i> and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.						
			erla Stamps		Signature of Dahlar 2		
		Signature of	Deptor 1		Signature of Debtor 2		
Date 11/22/2016			2016		Date		
	Did y	ou attach additional pa	ges to Your Statement of F	inancial Affairs for Indivi	duals Filing for Bankruptcy (Official Form 107)?		
		lo ·					
İ	Y	′es					
1	Did y	ou pay or agree to pay	someone who is not an atto	orney to help you fill out b	ankruptcy forms?		
	<b>✓</b> N	No					
	□ \	es. Name of person			Attach the Bankruptcy Petition Preparer's Notice,		

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B 203 (12/94)

In

## **UNITED STATES BANKRUPTCY COURT**

## Northern District of Illinois

re	Kimberla Stamps	Case No.	
-	Debtor		(If known)
		Chapter	Chapter 13
	DISCLOSURE OF COMPEN	SATION OF ATTORNEY FO	OR DEBTOR
1.	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. that compensation paid to me within one year beforevices rendered or to be rendered on behalf of t is as follows:	ore the filing of the petition in bankruptcy, or	agreed to be paid to me, for
	For legal services, I have agreed to accept		\$4,000.00
	Prior to the filing of this statement I have receive	1	\$350.00
	Balance Due		\$3,650.00
2.	The source of the compensation paid to me was:		
	<b>✓</b> Debtor □ O	her (specify)	
3.	The source of the compensation paid to me is:		
	<b>✓</b> Debtor O	her (specify)	
4.	I have not agreed to share the above-disclose members and associates of my law firm.	d compensation with any other person unles	ss they are
	I have agreed to share the above-disclosed comembers or associates of my law firm. A copthe people sharing in the compensation, is attached	y of the agreement, together with a list of th	
5.	In return for the above-disclosed fee, I have agree a. Analysis of the debtor's financial situation, bankruptcy;		· · · · · · · · · · · · · · · · · · ·
	b. Preparation and filing of any petition, sche	dules, statements of affairs and plan which r	may be required;
	c. Representation of the debtor at the meeting	g of creditors and confirmation hearing, and a	any adjourned hearings thereof;
	d. Representation of the debtor in adversary	proceedings and other contested bankruptcy	matters;
6.	By agreement with the debtor(s), the above-disclo	sed fee does not include the following servic	ces:
		CERTIFICATION	
	I certify that the foregoing is a complete statement he debtor(s) in this bankruptcy proceedings.	of any agreement or arrangement for payme	ent to me for representation
	11/22/2016	/s/ Chris Pryor	
	Date	Signature of Attorney	
		Semrad Law Firm	
		Name of law firm	

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

## RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

#### A. BEFORE THE CASE IS FILED

## THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

#### THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

#### B. AFTER THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

### THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

## C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

### D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

  Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor:
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

#### E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

#### F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$350.00 toward the flat fee, leaving a balance due of \$3,650.00; and \$61.76 for expenses, leaving a balance due of \$4,021.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Signed:		
/s/ Kimberla Stamps		
	/s/ Chris Pryor	

Do not sign if the fee amounts at top of this page are blank.

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

## This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

## The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

## Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
<u> </u>	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

## **Chapter 11: Reorganization**

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

## **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

## Chapter 12: Repayment plan for family farmers or fishermen

+		total fee
+	\$75	administrative fee
	\$200	filing fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

		filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

## Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.

# Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

# Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

# Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from:

http://www.justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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## **UNITED STATES BANKRUPTCY COURT**

**Northern District of Illinois** 

In re:	Stamps, Kimberla	Case No.		
_	Debtor(s)			
		Chapter.	Chapter13	
	VERIFIC	ATION OF CREDITOR MATE	IX	
	The above named Debtors hereby verify the	nat the attached list of creditors is true a	nd correct to the best of their kn	owledge.
Date:	11/22/2016	/s/ Stamps, Kimber	a	
<u></u>	11122510	Stamps, Kimberla		
		Signature of Debto	•	

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

# RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

### A. BEFORE THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

### THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

## B. AFTER THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

## THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

## C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

## D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

  Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

#### E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

## F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$350.00 toward the flat fee, leaving a balance due of \$3,650.00; and \$61.76 for expenses, leaving a balance due of \$4,021.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

/s/ Chris Pryde

Date:

11/22/2016

Signed:

s/ Kimberla Stemps

Debtor(s) Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

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Middle Name	Stamps	Case number (if know	n)	
16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."  No. Go to line 16b.  Yes. Go to line 17.  16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.  No. Go to line 16c.  Yes. Go to line 17.  16c. State the type of debts you owe that are not consumer debts or business debts.				
Yes. I am filing under Chapte expenses are paid that the No.	r 7. Do you estimate	that after any exempt pro	perty is excluded and administrative ed creditors?	
<ul><li>✓ 1-49</li><li>☐ 50-99</li><li>☐ 100-199</li><li>☐ 200-999</li></ul>	5,001-1	0,000	25,001-50,000 50,001-100,000 More than 100,000	
▼ \$0-\$50,000  □ \$50,001-\$100,000  □ \$100,001-\$500,000  □ \$500,001-\$1 million	\$10,000 \$50,000	0,001-\$50 million 0,001-\$100 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion	
	\$10,000 \$50,000	0,001-\$50 million 0,001-\$100 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion	
correct.  If I have chosen to file under Ch of title 11, United States Code. under Chapter 7.  If no attorney represents me and out this document, I have obtain I request relief in accordance wit I understand making a false stat connection with a bankruptcy oboth. 18 U.S.C. §§ 152 134 14 15 15 15 15 15 15 15 15 15 15 15 15 15	napter 7, I am award I understand the red of I did not pay or a ned and read the n th the chapter of ti tement, concealing ase can result in fir 1,519, and 3571.	e that I may proceed, if e elief available under each gree to pay someone whotice required by 11 U.S tle 11, United States Co	digible, under Chapter 7, 11,12, or 13 h chapter, and I choose to proceed no is not an attorney to help me fill 3.C. § 342(b).  Dode, specified in this petition.  The money or property by fraud in mprisonment for up to 20 years, or	
	Touried by an individual   No. Go to line 16b.   Yes. Go to line 17.   16b.   Are your debts primarily money for a business or   No. Go to line 16c.   Yes. Go to line 16c.   Yes. Go to line 17.   16c. State the type of debts you will not be a superior of the type of debts you will not be a superior of the type.   No.   I am not filing under Chapte expenses are paid that   No.   Yes.   No.   Yes.   Yes.   I am filing under Chapte expenses are paid that   No.   Yes.   No.   Yes.   No.   Yes.   No.   Yes.   No.   Yes.   No.   Soo,001-\$100,000   \$50,001-\$100,000   \$50,001-\$100,000   \$500,001-\$100,000   \$500,001-\$1 million   No.   No.	### Last Name #### Last Name ####################################	### Justions for Reporting Purposes  16a. Are your debts primarily consumer debts? Consumer debts are en incurred by an individual primarily for a personal, family, or house incurred by an individual primarily for a personal, family, or house incurred by an individual primarily for a personal, family, or house incurred by an individual primarily for a personal, family, or house incurred by an individual primarily for a personal, family, or house incurred by an individual primarily for a personal, family, or house incurred by 6. Are your debts primarily business debts? Business debts are debt money for a business or investment or through the operation of the money for a business or investment or through the operation of the money for a business or business. The primarily for a personal debts or business of the primarily for a personal debts or business. The primarily for a personal debts are debts or business. The primarily for a personal debts are debts or business. The primarily for a personal debts or business. The prima	

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Fill in this infor	mation to identify your o	case:			
Debtor 1	Kimberla		Stamps		
	First Name	Middle Name	Last Name	-	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	-	
United States B	ankruptcy Court for the:	Northern	District of Illinois		
Case number	, ,		(State)	-	
(If known)				-	
Official I	Form 106De	e <u>c</u>		Check if the check	
Declarati	on About an	Individual Debt	or's Schedules		12/1
lf two married p	eople are filing togeth	er, both are equally respor	nsible for supplying correct ir	oformation.	
money or prope	iis form whenever you f rty by fraud in connect 341, 1519, and 3571.	ile bankruptcy schedules o ion with a bankruptcy case	or amended schedules. Makin e can result in fines up to \$29	ng a false statement, concealing property, or obtaining 50,000, or imprisonment for up to 20 years, or both. 18	
Part 1: Sign	Below				
Did you pa	y or agree to pay some	one who is NOT an attorne	ey to help you fill out bankrup	otcv forms?	
<b>√</b> No				,	
Yes. N	ame of person	*	Attach Bankruptcy Petit. Signature (Official Form	ion Preparer's Notice, Declaration, and 119).	

Signature of Debtor 2

MM/DD/YYYY

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

/s/ Kimberla Stamp Signature of Debtor

Date 11/22/2016

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Debtor 1	Kimberla First Name	Middle Name	Stamps Last Name	Case number (if known)
28. Wi	thin 2 years before yo editors, or other parti	ou filed for bankruptcy, did yo es.	Proposition of the second seco	nent to anyone about your business? Include all financial institutions,
L	Yes. Fill in the detail	s below.		
VARIETY OF THE			Date issued	
THE PART CONTRACTOR	Name		MM/DD/YYYY	_
	Number Street		_ <i>'</i>	
	Number Street			
	City	State Zip Code	_	
	· •			
Part 12:	Sign Below		)	
true	and correct. I unders nkruptcy case can res	tand that makimo a/false stat	ement, concealing prop	ments, and I declare under penalty of perjury that the answers are erty, or obtaining money or property by fraud in connection with 0 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	Signature	of Debtor 1		Signature of Debtor 2
	Date 11/2	2/2016		Date
· Did y	ou attach additional	pages to Your Statement of F	Financial Affairs for Indiv	riduals Filing for Bankruptcy (Official Form 107)?
	4o	· ·		table to the particular to the total to the
	es es			
Did y	ou pay or agree to pa	y someone who is not an atte	orney to help you fill out	bankruptcy forms?
	lo .			
٦	es. Name of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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# UNITED STATES BANKRUPTCY COURT Northern District of Illinois

Debtor(s)		Case No
		Chapter. Chapter13
	V	ERIFICATION OF CREDITOR MATRIX
Tr knowledge	ne above named Debtors here e.	by verify that the attached list of creditors is true and correct to the best of their
Date:	11/22/2016	/s/ Stamps, Kimberla Stamps, Kimberla Signature of Debtor

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Debi		Kimberla First Name	Middle Name	Stamps Last Name	Case number (if known)	
16.	Cal	culate the median family i	income that applies to v	ou. Follow these ste	NS:	e Maria de la compansión de la compansió
		a. Fill in the state in which yo	-	Illinois	F	
		o. Fill in the number of peopl		2		
	160	c. Fill in the median family in	come for your state and si	ze of	_	\$65,659.00
		household	the separate instructions fo	To fi	nd a list of applicable median income amounts, go online may also be available at the bankruptcy clerk's office.	
17.	Hov	w do the lines compare?	are ocparate instructions re	a una romi. Tina nat	may also be available at the bankruptcy clerk's office.	
	17a	Line 15b is less than a under 11 U.S.C. § 13	or equal to line 16c. On th <i>25(b)(3).</i> <b>Go to Part 3.</b> Do	e top of page 1 of th o NOT fill out <i>Calcula</i>	is form, check box 1, <i>Disposable income is not determined ation of Disposable Income</i> (Official Form 122C-2),	
	17b	U.S.C. § 1325(b)(3).	line 16c. On the top of pa Go to Part 3 and fill out on the monthly income from line	Calculation of Dispo	neck box 2, Disposable income is determined under 11 osable Income (Official Form 122C-2). On line 39 of that	
Part	3:	Calculate Your Commi	tment Period Under	11 U.S.C. §1325(	b)(4)	
18.	Cop	y your total average mont	hly income from line 11.			\$1,956.37
19.	De c	luct the marital adjustmer nmitment period under 11 U	nt if it applies. If you are i .S.C. § 1325(b)(4) allows y	married, your spouse you to deduct part of	e is not filing with you, and you contend that calculating the f your spouse's income, copy the amount from line 13.	
	19a	. If the marital adjustment do	oes not apply, fill in 0 on li	ne 19a.		-\$0.00
	19b	. Subtract line 19a from li	ne 18.			\$1,956.37
20.	Cal	culate your current month	ly income for the year. F	follow these steps:		
	20a	. Copy line 19b.				\$1,956.37
		Multiply by 12 (the number	r of months in a year).			x 12
	20b	. The result is your current m	nonthly income for the yea	r for this part of the f	form.	\$23,476.44
	20c	. Copy the median family inc	come for your state and siz	e of household from	n line 16c.	\$65,659.00
21.	How	do the lines compare?				
	图	Line 20b is less than line 20 commitment period is 3 year	lc. Unless otherwise orderers. Go to Part 4.	ed by the court, on the	he top of page 1 of this form, check box 3, The	
		Line 20b is more than or eq 4, The commitment period is	ual to line 20c. Unless oth is 5 years. Go to Part 4.	erwise ordered by th	e court, on the top of page 1 of this form, check box	
Part •	4: 5	Sign Below	10			
		By signing here, I declare yn	dexpenalty of perjury that	the information on t	his statement and in any attachments is true and correct.	
		X /s/ Kimberla Stamps		<b>3</b>	•	
		Signature of Debtor f	1 (1/4/4)		Signature of Debtor 2	
		Date 11/22/2016 MM/DD/YYYY			Date MM/DD/YYYY	
	1	If you checked 17a, do NOT If you checked 17b, fill out F above.	fill out or file form 122C- form 122C-2 and file it wit	2. h this form. On line (	39 of that form, copy your current monthly income from line	14
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JVDB ASC PO Box 5718 Elgin , IL 60121

RENTDEBT AUTOMATED COL 2285 MURFREESBORO RD STE NASHVILLE , TN 37217

MIDLAND FUNDING 2365 Northside Drive San Diego , CA 92108

I C SYSTEM INC PO BOX 64378 SAINT PAUL, MN 55164

CHOICE RECOVERY POB 614-358-9900 COLUMBUS , OH 43220

Medical Payment Data 2525 N. Shadeland Indianapolis, IN 46219

JEA 21 W CHURCH ST JACKSONVILLE , FL 32202

BRIDGECREST CREDIT 4020 E INDIAN SCHOOL RD PHOENIX , AZ 85018

City of Chicago - Dep't of Revenue PO Box 88292 Chicago , IL 60608

Illinois Tollway PO Box 5544 Chicago , IL 60680

Comcast 11621 E. Marginal Way # 5 Bankruptcy Dept Seattle , WA 98168 CHASE 340 S Cleveland Ave Bldg 371 Mail Code OH1-1272 Westerville , OH 43081

Green Leaf Loan Group 16192 Costal Highway Lewes , DE 19958

New York & Company 330 West 34th Street New York , NY 10001